

EXHIBIT D



Auto Club Family Insurance Company

PO BOX 9023, Coppel, TX 75019

September 17, 2021

LATASHA HILL
8 ANNIE CHRISTIE DR
HATTIESBURG MS 39401

RE: Insured : Latasha Hill
 Claim Number : 014843458
 Date of Loss : 08/29/2021
 Type of Loss : Property

Dear Latasha Hill:

Thank you for your membership and for choosing to insure your property with us. It is not pleasant to discover damage to one's property, and I am sincerely sorry this happened.

On September 10, 2021, Independent Adjuster, Douglas Davis with Eberl Claims was asked to inspect your property. His inspection revealed no wind or hail damage to your roof. The interior water damage in the bedroom and master bath is caused by wind driven rain through the ridge vent. There is no coverage for the interior damages without a storm created opening.

We have summarized the reasons for declining your claim in this letter. Please note our actions were based upon the facts of the claim. The coverage determination was made based upon the information available. Should you have additional information, please do not hesitate to let us know as soon as possible; we are always willing to review new information.

Please refer to the policy language of your Premier Homeowners Policy 5103 (7/11), and MS HO3 SPL PROV CO 01 23 10-16:

"WHAT LOSSES ARE NOT COVERED – EXCLUSIONS – SECTION I

1. **We** do not insure for any loss to property under COVERAGES A, B or C caused directly or indirectly by any of the following exclusions or arising from any of the following exclusions, regardless of the cause of the excluded event or damage; other causes of the loss; whether any other cause or event acts concurrently or in any sequence with the excluded event to produce the loss; whether the loss or event occurs suddenly or gradually, involves isolated or widespread damage or occurs as a result of any combination of these; or whether the loss is caused by, results from, consists of, involves or is contributed to by natural, human, animal or plant forces.
 - c. WATER DAMAGE, meaning loss caused by or consisting of:
 - (5) damage to the interior of a building from rain, snow or sleet, unless the wall or roof of the building has first sustained a loss from a cause of loss covered in SECTION I, that created an opening through which the rain, snow or sleet

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entered; whether caused by or resulting from human, animal, plant or naturally occurring forces, or however caused.

Direct loss by FIRE, EXPLOSION or **THEFT** resulting from water damage is covered.

We insure against all risk of physical loss to the property described in Section I Property Coverage, Coverage A (Dwelling) unless the loss is excluded in Section I Exclusions.

As there was no damage to your home or other structures on your property, your claim will be closed without payment.

We are relying on the portions of our policy that we have reasonably been able to conclude are applicable to the facts in this loss. We do not intend to waive, but rather expressly reserve our right to assert any other policy terms, conditions, exclusions, exceptions or legal defenses to coverage that we might later learn may be applicable to this loss.

Please feel free to contact me at the number below if you have any questions or need any additional information.

Sincerely,

Shari Williams
Claims Service Representative
Phone No: (281) 866-6149
Fax No: (972) 630-2762
Email Address: Williams.Shari@aaa-texas.com